

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: DAVID ALLEN MCVICKER, SR	§	Case No. 1:19-bk-01346
STEPHANIE ANN MCVICKER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/01/2019.
- 2) The plan was confirmed on 09/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 12/23/2019, 01/21/2020, 02/14/2020, 05/26/2020, 11/04/2020, 12/01/2020, 11/05/2021, 11/30/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/10/2019.
- 5) The case was dismissed on 10/12/2022.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 10,070.50	
Less amount refunded to debtor(s)	\$ 75.04	
NET RECEIPTS		\$ 9,995.46

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 6,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 743.28	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,743.28
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	6,000.00	0.00
EASYPAY FINANCE	Uns	637.00	390.67	390.67	0.00	0.00
BRANCH BANKING & TRUST	Uns	0.00	496.80	496.80	0.00	0.00
AIS PORFOLIO SERVICE LP	Uns	0.00	459.19	459.19	0.00	0.00
SANTANDER CONSUMER USA	Sec	17,744.24	35,966.32	12,722.33	2,303.22	0.00
COMCAST	Uns	734.00	633.91	633.91	0.00	0.00
ONEMAIN FINANCIAL	Sec	6,743.00	7,811.82	0.00	0.00	0.00
CHASE BANK USA	Uns	0.00	2,559.77	2,559.77	0.00	0.00
COMCAST	Uns	0.00	357.93	357.93	0.00	0.00
COMMONWEALTH OF	Pri	0.00	956.21	898.09	0.00	0.00
COMMONWEALTH OF	Uns	0.00	956.21	58.12	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	637.00	636.68	636.68	0.00	0.00
FIRSTENERGY	Uns	0.00	2,735.51	2,735.51	0.00	0.00
MEMBER FIRST FED. CREDIT	Uns	4,584.65	4,376.11	4,376.11	0.00	0.00
AT&T MOBILITY	Uns	1,707.00	1,707.09	1,707.09	0.00	0.00
PENDRICK CAPITAL PARTNERS,	Uns	0.00	780.00	780.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	975.06	975.06	0.00	0.00
EMERGENCY PHYSICIAN ASSOC OF	Uns	1,489.00	1,489.00	1,489.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EMERGENCY PHYSICIAN ASSOC OF	Uns	0.00	1,840.00	1,840.00	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,161.02	1,161.02	0.00	0.00
LORI NEIDERER	Sec	10,700.00	10,700.00	0.00	0.00	0.00
US DEPT OF EDUCATION	Uns	12,274.00	12,372.48	12,372.48	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	127,340.16	128,674.45	22,730.73	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	128,674.45	10,006.65	948.96	0.00
ALL AMERIDREAM RENTALS	Uns	2,862.69	NA	NA	0.00	0.00
ARS	Uns	2,342.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	1,867.00	NA	NA	0.00	0.00
CAPITAL WEST FINANCE INC	Uns	2,866.64	NA	NA	0.00	0.00
CHASE	Uns	2,559.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL	Uns	169.00	NA	NA	0.00	0.00
CR COLL/USA	Uns	730.00	NA	NA	0.00	0.00
CR COLL/USA	Uns	226.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE	Uns	173.00	NA	NA	0.00	0.00
DIVERSIFIED	Uns	1,062.00	NA	NA	0.00	0.00
EASTERN REVENUE	Uns	318.00	NA	NA	0.00	0.00
ERC	Uns	648.00	NA	NA	0.00	0.00
JEFFCAPSYS	Uns	1,211.00	NA	NA	0.00	0.00
PHNX FINAN	Uns	450.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,198.00	NA	NA	0.00	0.00
RANDRECOVERY	Uns	71.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 22,730.73	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 222.33	\$ 35.43	\$ 0.00
All Other Secured	\$ 22,506.65	\$ 3,216.75	\$ 0.00
TOTAL SECURED:	\$ 45,459.71	\$ 3,252.18	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 898.09	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 898.09	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 33,029.34	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,743.28	
Disbursements to Creditors	\$ 3,252.18	
TOTAL DISBURSEMENTS:		\$ 9,995.46

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/10/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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